



CERTIFICATE OF MAILING UNDER 37 C.F.R. §1.8

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail, with sufficient postage, in an envelope addressed to: Commissioner for Patents, P. O. Box 1450, Alexandria, VA 22313-1450, on the below date:

Date March 1, 2005 Name: John F. NetherySignature: [Signature]

[Handwritten: JFN]
**BRINKS
HOFER
GILSON
& LIONE**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICEIn re Appln. of: **McGIFFIN, et al.**Appln. No.: **10/783,478**Filed: **February 20, 2004**For: **SYSTEM FOR ELECTRONICALLY
AUDITING EXPOSURES USED FOR
DETERMINING INSURANCE PREMIUMS**Examiner: **Not Assigned**Art Unit: **3621**Attorney Docket No: **10022/349**

Mail Stop Amendment
Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL

Sir:

Attached is/are:

- ☒ Transmittal (in dup.), Information Disclosure Statement, FORM PTO-1449, and one foreign reference.
☒ Return Receipt Postcard

Fee calculation:

- ☒ No additional fee is required.
☐ Small Entity.
☐ An extension fee in an amount of \$_____ for a _____-month extension of time under 37 C.F.R. § 1.136(a).
☐ A petition or processing fee in an amount of \$_____ under 37 C.F.R. § 1.17(____).
☐ An additional filing fee has been calculated as shown below:

					Small Entity			Not a Small Entity	
	Claims Remaining After Amendment		Highest No. Previously Paid For	Present Extra	Rate	Add'l Fee	or	Rate	Add'l Fee
Total		Minus			x \$25=			x \$50=	
Indep.		Minus			x 100=			x \$200=	
First Presentation of Multiple Dep. Claim					+\$180=			+\$360=	
					Total	\$		Total	\$

Fee payment:

- ☐ A check in the amount of \$_____ is enclosed.
☐ Please charge Deposit Account No. 23-1925 in the amount of \$_____. A copy of this Transmittal is enclosed for this purpose.
☐ Payment by credit card in the amount of \$_____ (Form PTO-2038 is attached).
☒ The Director is hereby authorized to charge payment of any additional filing fees required under 37 CFR § 1.16 and any patent application processing fees under 37 CFR § 1.17 associated with this paper (including any extension fee required to ensure that this paper is timely filed), or to credit any overpayment, to Deposit Account No. 23-1925.

Respectfully submitted,

[Signature]
John F. Nethery (Reg. No. 42,928)

March 1, 2005

Date



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Appln. of: GAIL E. McGIFFIN ET AL.
Appln. No.: 10/783,478
Filed: February 20, 2004
For: SYSTEM AND DATA
STRUCTURE FOR ACCOUNT
MANAGEMENT
Attorney Docket No: 10022/349

Examiner: Not Assigned
Art Unit: 3621

INFORMATION DISCLOSURE STATEMENT

In accordance with the duty of disclosure under 37 C.F.R. §1.56 and §§1.97-1.98, and more particularly in accordance with 37 C.F.R. §1.97(b), Applicants hereby cite the following reference(s):

U.S. PATENT DOCUMENTS

DOCUMENT NUMBER <small>Number-Kind Code (if known)</small>	DATE	NAME
US 2001/0010048 A1	06/26/01	Kobayashi
2002/0004686 A1	01/10/02	Chiba
2002/0154634 A1	10/24/02	Basso et al.
2002/0178127 A1	11/28/02	Byde et al
2002/0184116 A 1	12/05/02	Tam et al
US 2003/0120594 A1	06/26/03	Shaginaw et al.
US 2003/0084000 A1	05/01/03	Ramachandran et al.
US 2003/0052917 A1	03/20/03	Dubovsky
4,664,177	09/02/97	Lowry
5,855,005	12/29/98	Schuler et al.
6,023,508	02/08/00	Bombard et al.
6,151,601	11/21/00	Papierniak et al.
6,317,722 B1	11/13/01	Jacobi et al.
6,381,576 B1	04/30/02	Gilbert
6,460,028 B1	10/01/02	Penoyer
6,470,343 B1	10/22/02	O'Brien et al
6,477,660 B1	11/05/02	Sohner
6,578,766 B1	07/17/03	Parker, et al.
6,609,132 B1	08/19/03	White et al.
6,611,832 B1	08/26/03	van Lunteren

FOREIGN PATENT DOCUMENTS

DOCUMENT NUMBER <small>Number-Kind Code (if known)</small>	DATE	COUNTRY	TRANSLATION YES OR NO
WO 00/67186	11/09/00	PCT	N/A

Applicants are enclosing Form PTO-1449 (one sheet), along with a copy of each listed reference for which a copy is required under 37 C.F.R. §1.98(a)(2). As each of the listed references is in English, no further commentary is believed to be necessary, 37 C.F.R §1.98(a)(3). Applicants respectfully request the Examiner's consideration of the above reference(s) and entry thereof into the record of this application.

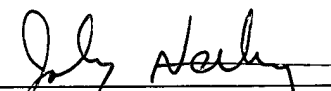
By submitting this Statement, Applicants are attempting to fully comply with the duty of candor and good faith mandated by 37 C.F.R. §1.56. As such, this Statement is not intended to constitute an admission that any of the enclosed references, or other information referred to therein, constitutes "prior art" or is otherwise "material to patentability," as that phrase is defined in 37 C.F.R. §1.56(a).

Applicants have calculated no fee to be due in connection with the filing of this Statement. However, the Director is authorized to charge any fee deficiency associated with the filing of this Statement to a deposit account, as authorized in the Transmittal accompanying this Statement.

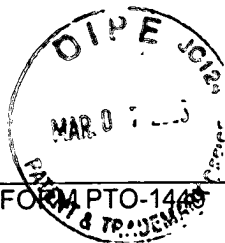
Respectfully submitted,

1-MAR-2005

Date



John F. Nethery (Reg. No. 42,928)



FORM PTO-1449 PATENT & TRADEMARK OFFICE	SERIAL NO. 10/783,478	CASE NO. 10022-349
LIST OF PATENTS AND PUBLICATIONS FOR APPLICANT'S INFORMATION DISCLOSURE STATEMENT	FILING DATE February 20, 2004	GROUP ART UNIT 3621
(use several sheets if necessary)		APPLICANT(S): McGIFFIN et al.

REFERENCE DESIGNATION

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER <small>Number-Kind Code (if known)</small>	DATE	NAME	CLASS/ SUBCLASS	FILING DATE
	A1	US 2001/0010048 A1	06/26/01	Kobayashi		
	A2	2002/0184116 A 1	12/05/02	Tam et al		
	A3	2002/0178127 A1	11/28/02	Byde et al		
	A4	2002/0154634 A1	10/24/02	Basso et al.		
	A5	2002/0004686 A1	01/10/02	Chiba		
	A6	US 2003/0052917 A1	03/20/03	Dubovsky		
	A7	US 2003/0084000 A1	05/01/03	Ramachandran et al.		
	A8	US 2003/0120594 A1	06/26/03	Shaginaw et al.		
	A9	4,664,177	09/02/97	Lowry		
	A10	5,855,005	12/29/98	Schuler et al.		
	A11	5,855,005	12/29/98	Schuler et al.		
	A12	6,023,508	02/08/00	Bombard et al.		
	A13	6,151,601	11/21/00	Papierniak et al.		
	A14	6,317,722 B1	11/13/01	Jacobi et al.		
	A15	6,381,576 B1	04/30/02	Gilbert		
	A16	6,460,028 B1	10/01/02	Penoyer		
	A17	6,470,343 B1	10/22/02	O'Brien et al		
	A18	6,477,660 B1	11/05/02	Sohner		
	A19	6,477,660 B1	11/05/02	Sohner		
	A20	6,578,766 B1	07/17/03	Parker, et al.		
	A21	6,609,132 B1	08/19/03	White et al.		
	A22	6,611,832 B1	08/26/03	van Lunteren		

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER <small>Number-Kind Code (if known)</small>	DATE	COUNTRY	CLASS/ SUBCLASS	TRANSLATION YES OR NO
	A23	WO 00/67186	11/09/00	PCT		N/A

OTHER ART - NON PATENT LITERATURE DOCUMENTS

EXAMINER INITIAL	(Include name of author, title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date page(s), volume-issue number(s), publisher, city and/or country where published.
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EXAMINER	DATE CONSIDERED
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.